IN THE SPECIFICATION:

Please replace paragraph 0006 with the following new paragraph:

[0006] The method and system of the invention employs financial futures in ranking or assessing various investments. Financial futures provide information on expected future returns in various investment areas or asset classes. For example, a financial future on the Standard & Poor's (S&P) 500 for the period ending June 2002 is a representation of what the financial markets expect the value of the S&P500 will be in June 2002. Financial futures are now available for a number of segments of the market, such as US value stocks, US growth stocks, small capitalization stocks, large capitalization stocks, US Treasury Bonds, high yield bonds and other categories.

Please replace paragraph 0008 with the following new paragraph:

[0008] By way of example, future earnings for a large capitalization mutual fund will be explained. For a large capitalization mutual fund, a suitable future would be the S&P 500 future[[.]] large capitalization mutual fund, if the future indicated that the expected return was an annualized 7%. Using a modification of the Black - Scholes (a widely used option pricing equation developed in 1973 by Fisher Black and Myron Scholes used to price over the counter (OTC) options), one could determine that there was a 66% chance that the return would be within 5 and 9% and a 95% chance that the return would be within 4 and 10% for the period ending June 2000. If the Fund had a historic return that was on average 1% less than the S&P

500, but with the same level of volatility, then the mean expected return would be 6%, and the range of expected returns at the 66% level of confidence would be 4 to 8% (i.e., 1% less than the example with the S&P 500). In the same way, the range of returns at the 95% confidence level would be 3 to 9% (i.e., 1% less than the example with the S&P 500).